



FINANCIAL HIGHLIGHTS OF 2013 INTERIM RESULTS AND KEY RATIOS

Profits attributable to shareholders HK\$1,291 million

* increased by 25.0% as compared with
the corresponding period of last year (as restated)

Net interest margin 1.52%

Consolidated total assets HK\$210,936 million

Advances to customers (including trade bills) HK\$121,430 million

Impaired loan ratio 0.09%

Deposits from customers HK\$144,195 million

Loan-to-deposit ratio 64.8%

Average liquidity ratio 40.6%

Total capital ratio 13.8%

Tier 1 capital ratio 9.1%

13 August 2013